

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

FRANCIS J. ZABOROWSKI

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:12-21605

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 26, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmevf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/30/2012 and confirmed on 5/21/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		48,028.23
Less Refunds to Debtor	791.22	
TOTAL AMOUNT OF PLAN FUND		47,237.01
		<hr/>
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,700.00	
Trustee Fee	1,666.96	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,366.96

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	GLASSPORT BORO-REAL ESTATE TAX	246.39	246.39	198.21	444.60
	Acct: XXXXXXXX: 11				
	SOUTH ALLEGHENY SD (GLASSPORT) (F	389.52	389.52	288.79	678.31
	Acct: XXXXXXXX: 11				
	HUNTINGTON NATIONAL BANK(*)	6,968.55	6,968.55	1,838.64	8,807.19
	Acct: XXX3204				
	HUNTINGTON NATIONAL BANK(*)	0.00	0.00	0.00	0.00
	Acct: XXX5278				
	SPRINGLEAF FINANCIAL SVCS**	0.00	27,982.20	0.00	27,982.20
	Acct: 0964				
	SPRINGLEAF FINANCIAL SVCS**	3,857.75	3,857.75	0.00	3,857.75
	Acct: 0964				
					41,770.05

Priority					
	RODNEY D SHEPHERD ESQ	3,700.00	3,700.00	0.00	0.00
	Acct:				
	FRANCIS J. ZABOROWSKI	0.00	0.00	0.00	0.00
	Acct:				
	FRANCIS J. ZABOROWSKI	791.22	791.22	0.00	0.00
	Acct:				
	GLASSPORT BOROUGH (EIT)	100.00	100.00	0.00	100.00
	Acct: XXXX: 11				
	METLIFE INSURANCE COMPANY USA	0.00	0.00	0.00	0.00
	Acct: 0964				
					100.00

Unsecured					
	DEPARTMENT STORES NATIONAL BANK	19,066.61	0.00	0.00	0.00
	Acct: 5055				
	DISCOVER BANK(*)	6,029.74	0.00	0.00	0.00
	Acct: 5484				
	ECAST SETTLEMENT CORP	0.00	0.00	0.00	0.00
	Acct: 3185				
	HUNTINGTON NATIONAL BANK(*)	6,686.21	0.00	0.00	0.00

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9915				
	CAPITAL ONE NA**	826.23	0.00	0.00	0.00
	Acct: 7155				
	AMERICAN INFOSOURCE LP AGENT FOF	230.34	0.00	0.00	0.00
	Acct: 2511				
	JAMES C WARBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				

NONE

TOTAL PAID TO CREDITORS	41,870.05
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TOTAL	
CLAIMED	100.00
PRIORITY	11,462.21
SECURED	32,839.13

Date: 05/26/2017

/s/ Ronda J. Winnecour

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Certificate of Notice Page 4 of 6
**IN THE UNITED STATES BANKRUPTCY COURT
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IN RE:

FRANCIS J. ZABOROWSKI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Respondents.

Case No.:12-21605

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Francis J. Zaborowski
 Debtor

Case No. 12-21605-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 19

Date Rcvd: May 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2017.

db	+Francis J. Zaborowski, 608 Wall Street, Glassport, PA 15045-1741
13340057	+Borough of Glassport, 440 Monongahela Avenue, Glassport, PA 15045-1423
13422497	Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13340058	+Department Stores National Bank/Macy's, c/o Northland Group, P.O. Box 390846, Minneapolis, MN 55439-0846
13353198	+Department Stores National Bank/Visa, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
13340065	+South Allegheny School District, 2743 Washington Blvd., McKeesport, PA 15133-2099
13340066	+Springleaf, c/o Shapiro & DeNardo, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
13956689	+Springleaf Financial Services, Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412
13575731	eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13347335	E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM May 31 2017 00:55:02 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
13340059	E-mail/Text: mrdiscren@discover.com May 31 2017 00:44:18 Discover, P.O. Box 71084, Charlotte, NC 28272-1084
13347537	E-mail/Text: mrdiscren@discover.com May 31 2017 00:44:18 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13378313	E-mail/PDF: gecscedi@recoverycorp.com May 31 2017 00:42:03 GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
13340060	E-mail/PDF: gecscedi@recoverycorp.com May 31 2017 00:42:03 GE Capital Retail Bank, P.O. Box 960061, Orlando, FL 32896-0061
13340061	E-mail/Text: bankruptcy@huntington.com May 31 2017 00:45:05 Huntington Bank, P.O. Box 182519, Columbus, OH 43218-2519
13345751	+E-mail/Text: bankruptcy@huntington.com May 31 2017 00:45:06 Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
13340062	+E-mail/Text: bankruptcy@huntington.com May 31 2017 00:45:05 Huntington National Bank, 2361 Morse Road, Columbus, OH 43229-5891
13340063	E-mail/Text: bnckohlsnotices@becket-lee.com May 31 2017 00:44:26 Kohl's, P.O. Box 3120, Milwaukee, WI 53201-3120
13340067	E-mail/PDF: cbp@onemainfinancial.com May 31 2017 00:42:11 Springleaf Financial Services, 710 Clairton Blvd., Suite 1, Pittsburgh, PA 15236-4650

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Metlife Insurance Company USA c/o Select Portfolio
13340064	Regis Zaborowski
cr*	+Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
cr*	eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262
cr	##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412

TOTALS: 2, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dric
Form ID: pdf900

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Total Noticed: 19

Date Rcvd: May 30, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2017 at the address(es) listed below:

Danielle Boyle-Ebersole on behalf of Creditor Metlife Insurance Company USA c/o Select Portfolio Servicing, Inc. debersole@hoflawgroup.com, bbleming@hoflawgroup.com
James Warmbrodt on behalf of Creditor Metlife Insurance Company USA c/o Select Portfolio Servicing, Inc. bkgroup@kmllawgroup.com
Keri P. Ebeck on behalf of Creditor Huntington National Bank kebeck@weltman.com, jbluemle@weltman.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Rodney D. Shepherd on behalf of Debtor Francis J. Zaborowski rodsheph@cs.com
Ronda J. Winneccour cmecf@chapter13trusteeewdpa.com

TOTAL: 6